

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Paul M. Ruda
Debtor(s)

Bankruptcy Case No.: 17-21573-CMB
Related to Doc. No. 133
Chapter: 13
Docket No.: 134 – 133

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 26th of October, 2021, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 12/10/21**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **1/25/22 at 11:00 AM at <https://www.zoomgov.com/j/>, Meeting ID: 161 4380 0191** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. To join the Zoom Hearing, please initiate by using the following link 15 minutes prior to your scheduled hearing time: <https://www.zoomgov.com/j/16143800191>, or alternatively, attend by using the following Meeting ID: 161 4380 0191. **ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES**, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M. Bohm.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **12/10/21**.

Carlota M. Bohm
United States Bankruptcy Judge

cm: All Parties

In re:
Paul M. Ruda
Debtor

Case No. 17-21573-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric

Page 1 of 3

Date Rcvd: Oct 26, 2021

Form ID: 408v

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2021:

Recip ID	Recipient Name and Address
db	+ Paul M. Ruda, 112 Meadow Court, Pittsburgh, PA 15229-2164
cr	+ American Honda Finance Corporation, d/b/a Acura Fi, 3625 W. Royal Lane #200, Irving, TX 75063-2912
cr	+ Ross Township, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14404673	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, Acura Financial Services, P.O. Box 65507, Wilmington, DE 19808-0507
14665121	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14404677	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan Motor Acceptance, PO Box 371447, Pittsburgh, PA 15250
14407083	Nissan, POB 660366, Dallas, TX 75266-0366
14648046	+ Ross Township, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14416672	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 26 2021 23:36:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14699234	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Oct 26 2021 23:35:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1873
14420863	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 26 2021 23:47:19	Capital One / Union Plus Mastercard, PO Box 71104, Charlotte, NC 28272-1104
14664361	+ Email/Text: bnc@bass-associates.com	Oct 26 2021 23:35:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
15301522	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Oct 26 2021 23:35:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1873
14404675	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 26 2021 23:47:06	Chase Bank, PO Box 15123, Wilmington, DE 19850-5123
14404674	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 26 2021 23:47:17	Chase Bank, c/o Cardmember services, PO Box 15123, Wilmington, DE 19850-5123
14404676	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 26 2021 23:47:06	Chase Mortgage Corporation, P. O. Box 24696, Columbus, OH 43224-0696
14420867	Email/Text: PBNCNotifications@peritussservices.com	Oct 26 2021 23:35:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14404678	Email/Text: Bankruptcy.Notices@pnc.com	Oct 26 2021 23:35:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14420870	Email/Text: Bankruptcy.Notices@pnc.com	Oct 26 2021 23:35:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14678399	Email/Text: Bankruptcy.Notices@pnc.com		

District/off: 0315-2

User: dric

Page 2 of 3

Date Rcvd: Oct 26, 2021

Form ID: 408v

Total Noticed: 23

		Oct 26 2021 23:35:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14697975	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2021 23:47:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14739457	+ Email/PDF: rmscedi@recoverycorp.com	Oct 26 2021 23:47:33	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14404679	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2021 23:47:13	The Home Depot, c/o Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		Community Loan Servicing, LLC
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14420861	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Acura Financial Services, P.O. Box 65507, Wilmington, DE 19808-0507
14420862	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Acura Financial Services, P.O. Box 65507, Wilmington, DE 19808-0507
14420865	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, PO Box 15123, Wilmington, DE 19850-5123
14420864	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, c/o Cardmember services, PO Box 15123, Wilmington, DE 19850-5123
14420866	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Mortgage Corporation, P. O. Box 24696, Columbus, OH 43224-0696
14420868	*P++	NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366, address filed with court:, Nissan Motor Acceptance, PO Box 371447, Pittsburgh, PA 15250
14420869	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14420871	*+	The Home Depot, c/o Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328

TOTAL: 3 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com

District/off: 0315-2

User: dric

Page 3 of 3

Date Rcvd: Oct 26, 2021

Form ID: 408v

Total Noticed: 23

Brian Nicholas

on behalf of Creditor BAYVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com

Brian Nicholas

on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com

Jeffrey R. Hunt

on behalf of Creditor Ross Township jhunt@grblaw.com

Kenneth Steidl

on behalf of Debtor Paul M. Ruda julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st
eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

William E. Craig

on behalf of Creditor American Honda Finance Corporation d/b/a Acura Financial Services, administrator for Honda Lease Trust
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8